



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [MORGAN STANLEY](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)
 Consolidated Assets (\$000): [1,115,862,000](#)
 Peer Group Number: [1](#) Number in Peer Group: [128](#)
 Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[1585 BROADWAY](#)

[NEW YORK, NY 10036](#)

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	980,970,000	886,264,750	860,039,000	841,435,000	
Net income (\$000)	10,996,000	9,042,000	8,748,000	6,111,000	
Number of BHCs in peer group	128	125	118		

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.81	2.77	4	0.75	3.01	4	0.76	3.08	3	0.68					
+ Non-interest income	4.14	1.21	96	3.91	1.32	95	3.89	1.31	94	3.83					
- Overhead expense	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83	3.27					
- Provision for credit losses	0.06	0.51	3	0.01	0.15	13	0	0.14	9	0					
+ Securities gains (losses)	0.01	0.02	56	0.01	0.01	73	0	0	73	0					
+ Other tax equivalent adjustments	0	0	48	0	0	5	0	0	45	0					
= Pretax net operating income (tax equivalent)	1.47	1.04	79	1.27	1.56	22	1.31	1.57	26	1.24					
Net operating income	1.12	0.81	77	1.02	1.19	25	1.02	1.24	23	0.73					
Net income	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23	0.73					
Net income (Subchapter S adjusted)		1.18			1.17			1.42							
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.30	3.55	3	2.30	4.41	1	2.08	4.24	2	1.47					
Interest expense	0.43	0.52	42	1.50	1.08	78	1.26	0.86	83	0.74					
Net interest income (tax equivalent)	0.88	3.01	4	0.81	3.33	4	0.82	3.38	3	0.74					
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.27	15	0.01	0.21	6	-0.03	0.22	5	0.06					
Earnings coverage of net loan and lease losses (X)	154.40	22.91	93	1,427.63	24.40	99	-280.32	21.75	2	140.88					
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.38	1.58	1	0.22	0.83	3	0.18	0.90	1	0.17					
Allowance for loan and lease losses / Total loans and leases	0.36	1.55	1	0.20	0.81	2	0.16	0.89	1	0.16					
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.92	0.71	74	0.85	0.57	79	0.91	0.61	81	1.18					
30-89 days past due loans and leases / Total loans and leases	0.11	0.39	13	0.07	0.43	7	0.08	0.44	8	0.09					
Liquidity and Funding															
Net noncore funding dependence	9.02	3.20	72	18.61	14.45	66	-2.44	16.62	7	-0.71					
Net short-term noncore funding dependence	-41.02	-4.76	5	-52.58	3.38	6	-77.92	4.66	3	-81.01					
Net loans and leases / Total assets	21	61.58	5	19.24	63.77	5	17.62	63.98	5	16.90					
Capitalization															
Tier 1 leverage ratio	8.36	9.13	31	8.26	9.76	11	8.38	9.71	13	8.30					
Holding company equity capital / Total assets	9.12	11.16	20	9.11	12.43	12	9.40	12.22	10	9.09					
Total equity capital (including minority interest) / Total assets	9.24	11.29	20	9.24	12.57	11	9.54	12.27	10	9.21					
Common equity tier 1 capital / Total risk-weighted assets	17.36	12.38	92	16.43	12.17	89	16.90	12.12	91	16.54					
Net loans and leases / Equity capital (X)	2.30	5.58	5	2.11	5.21	7	1.87	5.29	5	1.86					
Cash dividends / Net income	25.38	42.30	28	29.69	33.12	46	28.07	27.31	44	35.64					
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36							
Growth Rates															
Assets	24.62	16.68	75	4.91	9.26	45	0.21	7	12	4.76					
Equity capital	24.81	6.99	90	1.62	10.49	14	3.69	7.89	41	1.76					
Net loans and leases	35.97	9.07	92	14.56	9.10	78	4.47	7.89	36	16.25					
Noncore funding	15.79	-12.18	81	9.61	6.59	61	3.29	10.67	41	19.24					
Parent Company Ratios															
Short-term debt / Equity capital	17.42	0.77	95	19.44	1.02	96	24.83	1.14	95	24.36					
Long-term debt / Equity capital	139.76	13.56	96	162.30	13.04	96	170.30	13.37	97	192.05					
Equity investment in subsidiaries / Equity capital	98.64	102.81	25	97.81	103.22	18	93.79	103.10	10	87.64					
Cash from ops + noncash items + op expense / Op expense + dividends	280.36	147.24	90	381.20	190.27	88	51.14	174.91	5	129.39					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	5,406,000	7,267,000	6,747,000	4,899,000		-25.61	71.73
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	5,406,000	7,267,000	6,747,000	4,899,000		-25.61	71.73
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	5,406,000	7,267,000	6,747,000	4,899,000		-25.61	71.73
Investment interest income (tax equivalent).....	2,318,000	2,165,000	1,751,000	1,348,000		7.07	155.29
Interest on balances due from depository institutions.....	108,000	505,000	567,000	293,000		-78.61	0.00
Interest income on other earning assets.....	3,944,000	9,133,000	7,585,000	4,868,000		-56.82	16.48
Total interest income (tax equivalent).....	11,776,000	19,070,000	16,650,000	11,408,000		-38.25	55.97
Interest on time deposits of \$250K or more.....	0	0	0	0			
Interest on time deposits < \$250K.....	709,000	981,000	616,000	95,000		-27.73	
Interest on foreign office deposits.....	17,000	22,000	16,000	7,000		-22.73	70.00
Interest on other deposits.....	227,000	881,000	616,000	83,000		-74.23	243.94
Interest on other borrowings and trading liabilities.....	2,589,000	10,050,000	8,395,000	5,179,000		-74.24	6.63
Interest on subordinated debt and mandatory convertible securities.....	307,000	470,000	443,000	333,000		-34.68	28.99
Total interest expense.....	3,849,000	12,404,000	10,086,000	5,697,000		-68.97	40.37
Net interest income (tax equivalent).....	7,927,000	6,666,000	6,564,000	5,711,000		18.92	64.87
Non-interest income.....	40,581,000	34,661,000	33,477,000	32,221,000		17.08	33.67
Adjusted operating income (tax equivalent).....	48,508,000	41,327,000	40,041,000	37,932,000		17.38	37.93
Overhead expense.....	33,736,000	30,097,000	28,825,000	27,523,000		12.09	26.61
Provision for credit losses.....	581,000	120,000	-24,000	22,000			567.82
Securities gains (losses).....	137,000	103,000	8,000	35,000		33.01	63.10
Other tax equivalent adjustments.....	0	-11,000	0	1,000			
Pretax net operating income (tax equivalent).....	14,443,000	11,287,000	11,248,000	10,423,000		27.96	69.54
Applicable income taxes.....	3,239,000	2,064,000	2,350,000	4,168,000		56.93	47.23
Tax equivalent adjustments.....	25,000	-14,000	11,000	20,000			4.17
Applicable income taxes (tax equivalent).....	3,264,000	2,050,000	2,361,000	4,188,000		59.22	46.76
Minority interest.....	183,000	195,000	135,000	105,000		-6.15	20.39
Net income before discontinued operations, net of minority interest.....	10,996,000	9,042,000	8,752,000	6,130,000		21.61	79.00
Discontinued operations, net of applicable income taxes.....	0	0	-4,000	-19,000			
Net income attributable to holding company.....	10,996,000	9,042,000	8,748,000	6,111,000		21.61	79.47
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	11,179,000	9,237,000	8,883,000	6,216,000		21.02	78.04
Investment securities income (tax equivalent).....	2,318,000	2,165,000	1,751,000	1,348,000		7.07	155.29
US Treasury and agency securities (excluding mortgage-backed securities).....	1,232,000	1,163,000	758,000	440,000		5.93	305.26
Mortgage-backed securities.....	955,000	888,000	880,000	770,000		7.55	121.58
All other securities.....	131,000	114,000	113,000	138,000		14.91	-24.28
Cash dividends declared.....	2,791,000	2,685,000	2,456,000	2,178,000		3.95	80.30
Common.....	2,295,000	2,161,000	1,931,000	1,654,000		6.20	109.59
Preferred.....	496,000	524,000	525,000	524,000		-5.34	9.49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.20	3.27	3	2.15	4	2	1.94	3.87	3	1.36					
Less: Interest expense	0.39	0.48	42	1.40	0.98	79	1.17	0.79	83	0.68					
Equals: Net interest income (tax equivalent)	0.81	2.77	4	0.75	3.01	4	0.76	3.08	3	0.68					
Plus: Non-interest income	4.14	1.21	96	3.91	1.32	95	3.89	1.31	94	3.83					
Equals: adjusted operating income (tax equivalent)	4.94	4.04	84	4.66	4.41	65	4.66	4.46	63	4.51					
Less: Overhead expense	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83	3.27					
Less: Provision for credit losses	0.06	0.51	3	0.01	0.15	13	0	0.14	9	0					
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0					
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.02	56	0.01	0.01	73	0	0	73	0					
Plus: other tax equivalent adjustments	0	0	48	0	0	5	0	0	45	0					
Equals: Pretax net operating income (tax equivalent)	1.47	1.04	79	1.27	1.56	22	1.31	1.57	26	1.24					
Less: Applicable income taxes (tax equivalent)	0.33	0.23	80	0.23	0.36	16	0.27	0.33	31	0.50					
Less: Minority interest	0.02	0	93	0.02	0	90	0.02	0	90	0.01					
Equals: Net operating income	1.12	0.81	77	1.02	1.19	25	1.02	1.24	23	0.73					
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	5	0					
Equals: Net income	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23	0.73					
Memo: Net income (last four quarters)	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23	0.73					
Net income—BHC and noncontrolling (minority) interest	1.14	0.83	76	1.04	1.20	26	1.03	1.25	23	0.74					
Margin Analysis															
Average earning assets / Average assets	92.26	92.32	48	93.38	91.05	76	93.08	91.48	66	92.08					
Average interest-bearing funds / Average assets	52.70	64.06	9	51.34	65.57	6	51.11	65.56	5	49.78					
Interest income (tax equivalent) / Average earning assets	1.30	3.55	3	2.30	4.41	1	2.08	4.24	2	1.47					
Interest expense / Average earning assets	0.43	0.52	42	1.50	1.08	78	1.26	0.86	83	0.74					
Net interest income (tax equivalent) / Average earning assets	0.88	3.01	4	0.81	3.33	4	0.82	3.38	3	0.74					
Yield or Cost															
Total loans and leases (tax equivalent)	2.81	4.27	4	4.59	5.09	20	4.45	4.95	21	3.66					
Interest-bearing bank balances	0.14	0.27	12	0.79	2.04	8	0.87	1.64	7	0.56					
Federal funds sold and reverse repos	-0.10	0.68	1	1.59	2.44	21	0.90	2.17	10	0.08					
Trading assets	1.44	0.60	74	2	0.99	73	1.87	1.11	65	1.59					
Total earning assets	1.30	3.51	3	2.30	4.36	2	2.08	4.20	2	1.47					
Investment securities (tax equivalent)	1.72	2.25	14	2.13	2.76	2	2.12	2.68	8	1.75					
US Treasury and agency securities (excluding mortgage-backed securities)	1.68	1.75	53	1.95	2.32	28	1.58	2.05	16	1.15					
Mortgage-backed securities	1.59	2.05	13	2.24	2.61	12	2.58	2.50	61	2.20					
All other securities	2.70	3.24	27	3.02	4.06	15	3.11	4.20	26	2.66					
Interest-bearing deposits	0.39	0.53	38	1.05	1.10	49	0.74	0.81	47	0.12					
Time deposits of \$250K or more	0	1.42	0	0	1.96	0	0	1.44	1						
Time deposits < \$250K	1.85	1.36	89	2.67	1.82	96	2.34	1.29	98						
Other domestic deposits	0.11	0.36	6	0.61	0.93	24	0.43	0.67	27						
Foreign deposits	1.49	0.42	92	2.66	1.19	93	3.04	0.97	93	1.11					
Federal funds purchased and repos	1.68	0.62	90	4.06	1.86	89	3.07	1.51	91	1.76					
Other borrowed funds and trading liabilities	0.85	1.50	21	1.45	2.38	9	1.50	2.28	10	1.32					
All interest-bearing funds	0.74	0.74	56	2.73	1.49	92	2.29	1.19	90	1.36					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	40,581,000	34,661,000	33,477,000	32,221,000	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	0	0	0	0	
Trading revenue	12,591,000	8,958,000	8,314,000	8,846,000	
Investment banking fees and commissions	26,709,000	23,061,000	22,687,000	21,068,000	
Insurance activities revenue	75,000	79,000	80,000	74,000	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	-2,000	2,000	0	
Net securitization income	98,000	56,000	41,000	4,000	
Net gains (losses) on sales of loans, OREO, other assets	-462,000	235,000	-139,000	173,000	
Other non-interest income	1,570,000	2,274,000	2,492,000	2,056,000	
Total overhead expenses	33,736,000	30,097,000	28,825,000	27,523,000	
Personnel expense	20,854,000	18,837,000	17,632,000	17,166,000	
Net occupancy expense	2,364,000	2,145,000	2,064,000	1,910,000	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	373,000	312,000	312,000	304,000	
Other operating expenses	10,145,000	8,803,000	8,817,000	8,143,000	
Fee income on mutual funds and annuities	1,375,000	1,477,000	1,611,000	1,865,000	
Memoranda					
Assets under management in proprietary mutual funds and annuities	781,282,000	551,921,000	463,127,000	481,545,000	
Number of equivalent employees	68,097	60,431	60,348	57,633	
Average personnel expense per employee	306.24	311.71	292.17	297.85	
Average assets per employee	14,405.48	14,665.73	14,251.33	14,599.88	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.39	2.02	73	4.26	2.72	73	4.81	3.08	73	5.79					
Overhead expenses / Net Interest Income + non-interest income	69.58	62.28	80	72.82	61.29	84	72.01	60.88	88	72.60					
Percent of Average Assets															
Total overhead expense	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83	3.27					
Personnel expense	2.13	1.30	94	2.13	1.41	92	2.05	1.44	90	2.04					
Net occupancy expense	0.24	0.26	39	0.24	0.28	30	0.24	0.28	28	0.23					
Other operating expenses	1.07	0.94	74	1.03	0.97	69	1.06	0.97	72	1					
Overhead less non-interest income	-0.70	1.25	2	-0.51	1.32	3	-0.54	1.38	2	-0.56					
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	69.55	61.82	81	72.83	60.64	86	71.99	60.37	88	72.56					
Personnel expense	42.99	32.36	94	45.58	32.39	94	44.03	32.51	94	45.25					
Net occupancy expense	4.87	6.58	23	5.19	6.52	24	5.15	6.48	23	5.04					
Other operating expenses	21.68	22.28	65	22.06	21.20	67	22.80	20.90	69	22.27					
Total non-interest income	83.66	28.83	96	83.87	29.23	94	83.61	28.50	95	84.94					
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0					
Service charges on domestic deposit accounts	0	3.27	2	0	3.88	3	0	4.15	3	0					
Trading revenue	25.96	1.28	98	21.68	1.18	98	20.76	0.85	98	23.32					
Investment banking fees and commissions	55.06	2.46	99	55.80	3.54	97	56.66	3.42	98	55.54					
Insurance activities revenue	0.15	0.41	63	0.19	0.47	64	0.20	0.47	63	0.20					
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0					
Net servicing fees	0	0.01	42	0	0.28	12	0	0.65	19	0					
Net securitization income	0.20	0	95	0.14	0.01	93	0.10	0.01	94	0.01					
Net gain (loss) - sales of loans, OREO, and other assets	-0.95	3.92	3	0.57	1.86	29	-0.35	1.61	5	0.46					
Other non-interest income	3.24	9.65	6	5.50	10.04	22	6.22	9.86	31	5.42					
Overhead less non-interest income	-14.11	31.93	1	-11.04	31.06	2	-11.62	31.46	2	-12.39					
Applicable income taxes / Pretax net operating income (tax equivalent)	22.43	18.63	74	18.29	20.56	28	20.89	19.04	63	39.99					
Applicable income tax + TE / Pretax net operating income + TE	22.60	21.18	53	18.16	23.23	10	20.99	21.56	35	40.18					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	51,583,000	47,503,000	42,138,000	43,286,000		8.59	69.04
Commercial and industrial loans	20,708,000	17,398,000	18,698,000	15,919,000		19.03	0.17
Loans to individuals	26,037,000	20,002,000	18,664,000	18,273,000		30.17	61.58
Loans to depository institutions and acceptances of other banks	89,000	37,000	95,000	27,000		140.54	-36.43
Agricultural loans	0	0	0	0			
Other loans and leases	136,708,000	87,718,000	71,046,000	66,692,000		55.85	181.69
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	235,125,000	172,658,000	150,641,000	144,197,000		36.18	102.74
Less: Allowance for loan and lease losses	835,000	349,000	238,000	224,000		139.26	271.11
Net loans and leases	234,290,000	172,309,000	150,403,000	143,973,000		35.97	102.41
Debt securities that reprice or mature in over 1 year	154,163,000	94,323,000	75,779,000	60,118,000		63.44	189.26
Mutual funds and equity securities	253,000	284,000	5,000	5,000		-10.92	3514.29
Subtotal	388,706,000	266,916,000	226,187,000	204,096,000		45.63	129.94
Interest-bearing bank balances	80,978,000	65,993,929	68,279,000	58,820,000		22.71	60.79
Federal funds sold and reverse repos	228,625,000	194,773,000	214,835,000	208,268,000		17.38	-0.63
Debt securities that reprice or mature within 1 year	28,017,000	11,402,000	16,052,000	18,679,000		145.72	49.97
Trading assets	293,614,000	268,867,000	245,604,000	272,026,000		9.20	35.13
Total earning assets	1,019,940,000	807,952,929	770,957,000	761,889,000		26.24	48.80
Non-interest-bearing cash and due from depository institutions	5,138,000	4,462,071	8,245,000	9,696,000		15.15	-74.04
Premises, fixed assets, and leases	12,710,000	11,910,000	7,449,000	6,872,000		6.72	104.31
Other real estate owned	12,000	13,000	12,000	24,000		-7.69	-76.47
Investment in unconsolidated subsidiaries	5,203,000	4,483,000	3,554,000	4,595,000		16.06	7.12
Intangible and other assets	72,885,000	66,608,000	63,314,000	68,657,000		9.42	2.52
Total assets	1,115,862,000	895,429,000	853,531,000	851,733,000		24.62	41.70
Quarterly average assets	1,069,755,000	899,066,000	852,620,000	851,510,000		18.99	31.47
Average loans and leases (YTD)	192,557,750	158,446,000	151,553,500	133,716,000		21.53	78.36
Memoranda							
Loans held-for-sale	17,370,000	16,540,000	17,973,000	13,926,000		5.02	28.23
Loans not held-for-sale	217,755,000	156,118,000	132,668,000	130,271,000		39.48	112.60
Real estate loans secured by 1-4 family	37,368,000	31,389,000	28,641,000	27,470,000		19.05	78.23
Commercial real estate loans	14,158,000	16,038,000	13,497,000	15,750,000		-11.72	49.90
Construction and land development	288,000	181,000	221,000	165,000		59.12	206.38
Multifamily	1,777,000	1,726,000	1,553,000	1,388,000		2.95	458.81
Nonfarm nonresidential	12,093,000	14,131,000	11,723,000	14,197,000		-14.42	33.88
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	182,433,000	106,010,000	91,836,000	78,802,000		72.09	153.44
U.S. Treasury securities	75,701,000	62,724,000	53,486,000	37,677,000		20.69	133.52
US agency securities (excluding mortgage-backed securities)	1,392,000	480,000	925,000	2,165,000		190.00	-55.31
Municipal securities	1,563,000	503,000	200,000	0		210.74	
Mortgage-backed securities	99,767,000	38,717,000	33,885,000	35,191,000		157.68	279.10
Asset-backed securities	2,021,000	1,395,000	1,781,000	2,392,000		44.87	-68.28
Other debt securities	1,736,000	1,907,000	1,554,000	1,372,000		-8.97	-53.77
Mutual funds and equity securities	253,000	284,000	5,000	5,000		-10.92	3514.29
Available-for-sale securities	110,383,000	62,224,000	61,060,000	55,204,000		77.40	65.35
U.S. Treasury securities	46,355,000	32,579,000	35,654,000	26,253,000		42.28	47.55
US agency securities (excluding mortgage-backed securities)	1,392,000	480,000	925,000	2,165,000		190.00	-55.31
Municipal securities	1,563,000	503,000	200,000	0		210.74	
Mortgage-backed securities	57,316,000	25,360,000	20,946,000	23,017,000		126.01	159.42
Asset-backed securities	2,021,000	1,395,000	1,781,000	2,392,000		44.87	-68.28
Other debt securities	1,736,000	1,907,000	1,554,000	1,372,000		-8.97	-53.77
Mutual funds and equity securities	0	0	0	5,000			-100.00
Held-to-maturity securities appreciation (depreciation)	2,649,000	631,000	-807,000	-518,000		319.81	
Available-for-sale securities appreciation (depreciation)	2,328,000	272,000	-1,215,000	-871,000		755.88	
Structured notes, fair value	0	0	0	0			
Pledged securities	11,309,000	8,718,000	9,919,000	11,190,000		29.72	16.76

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	751,000	32,000	22,000	28,000		2246.88	9287.50
NOW, ATS and transaction accounts	44,367,000	24,194,000	12,502,000	8,544,000		83.38	367.37
Time deposits less brokered deposits) < \$250K	-60,944,000	-16,699,000	-10,016,000	-5,718,000			
MMDA and other savings accounts	234,105,000	125,239,000	142,367,000	135,915,000		86.93	62.75
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	218,279,000	132,766,000	144,875,000	138,769,000		64.41	102.02
Time deposits of \$250K or more	16,000	12,000	11,000	38,000		33.33	
Foreign deposits	1,254,000	1,079,000	694,000	428,000		16.22	-50.77
Federal funds purchased and repos	58,318,000	62,705,000	61,667,000	70,016,000		-7.00	4.05
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	40,343,000	31,943,000	34,215,000	32,436,000		26.30	41.81
Other borrowings w/remaining maturity over 1 year	181,515,000	169,619,000	154,823,000	161,189,000		7.01	46.76
Brokered deposits < \$250K	91,235,000	56,499,000	42,240,000	20,201,000		61.48	
Noncore funding	372,681,000	321,857,000	293,650,000	284,308,000		15.79	45.48
Trading liabilities	140,523,000	108,850,000	108,877,000	108,486,000		29.10	30.58
Subordinated notes and debentures + trust preferred securities	11,084,000	10,541,000	10,090,000	10,228,000		5.15	-16.50
Other liabilities	270,146,000	238,718,000	214,633,000	231,476,000		13.17	19.44
Total liabilities	1,012,713,000	812,732,000	772,125,000	773,267,000		24.61	42.38
Equity Capital							
Perpetual preferred stock (including surplus)	9,250,000	8,520,000	8,520,000	8,520,000		8.57	23.01
Common stock	20,000	20,000	20,000	20,000		0.00	0.00
Common surplus	25,546,000	23,935,000	23,794,000	23,545,000		6.73	5.77
Retained earnings	78,694,000	70,589,000	64,175,000	57,577,000		11.48	59.93
Accumulated other comprehensive income	-1,962,000	-2,788,000	-2,292,000	-3,060,000			
Other equity capital components	-9,767,000	-18,727,000	-13,971,000	-9,211,000			
Total holding company equity capital	101,781,000	81,549,000	80,246,000	77,391,000		24.81	35.38
Noncontrolling (minority) interest in subsidiaries	1,368,000	1,148,000	1,160,000	1,075,000		19.16	36.53
Total equity capital, including minority interest	103,149,000	82,697,000	81,406,000	78,466,000		24.73	35.39
Total liabilities and capital	1,115,862,000	895,429,000	853,531,000	851,733,000		24.62	41.70
Memoranda							
Non-interest-bearing deposits	1,793,000	925,000	375,000	232,000		93.84	22312.50
Interest-bearing deposits	308,991,000	189,431,000	187,445,000	159,204,000		63.12	98.04
Total deposits	310,784,000	190,356,000	187,820,000	159,436,000		63.26	99.18
Long-term debt that reprices within 1 year	26,291,000	28,683,000	31,586,000	37,853,000		-8.34	21.27
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	81,549,000	80,246,000	77,391,000	76,050,000			
Accounting restatements	-100,000	63,000	-131,000	10,000			
Net income	10,996,000	9,042,000	8,748,000	6,111,000			
Net sale of new perpetual preferred stock	730,000	-3,000	0	1,000,000			
Net sale of new common stock	518,000	131,000	249,000	306,000			
Sale of treasury stock	932,000	1,198,000	805,000	878,000			
Less: Purchase of treasury stock	1,890,000	5,955,000	5,565,000	4,292,000			
Changes incident to business combinations	11,011,000	0	0	0			
Less: Dividends declared	2,791,000	2,685,000	2,456,000	2,178,000			
Change in other comprehensive income	826,000	-496,000	1,205,000	-417,000			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	8,000	0	-77,000			
Holding company equity capital, ending balance	101,781,000	81,549,000	80,246,000	77,391,000			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	4.62	36.22	7	5.31	37.78	8	4.94	37.19	9	5.08					
Commercial and industrial loans	1.86	13.52	6	1.94	12.02	8	2.19	12.85	9	1.87					
Loans to individuals	2.33	3.40	56	2.23	4.20	50	2.19	4.31	51	2.15					
Loans to depository institutions and acceptances of other banks	0.01	0.03	76	0	0.04	65	0.01	0.05	71	0					
Agricultural loans	0	0.19	11	0	0.24	11	0	0.30	12	0					
Other loans and leases	12.25	4.63	92	9.80	5.01	84	8.32	5	75	7.83					
Net loans and leases	21	61.58	5	19.24	63.77	5	17.62	63.98	5	16.90					
Debt securities over 1 year	13.82	15.55	41	10.53	14.60	26	8.88	14.63	18	7.06					
Mutual funds and equity securities	0.02	0.05	49	0.03	0.06	54	0	0.06	27	0					
Subtotal	34.83	78.16	4	29.81	79.65	5	26.50	79.97	4	23.96					
Interest-bearing bank balances	7.26	7.51	51	7.37	3.06	86	8	3.04	89	6.91					
Federal funds sold and reverse repos	20.49	0.82	95	21.75	1.57	92	25.17	1.66	94	24.45					
Debt securities 1 year or less	2.51	1.68	74	1.27	1.91	53	1.88	1.96	66	2.19					
Trading assets	26.31	1.01	97	30.03	1.19	97	28.78	1.33	98	31.94					
Total earning assets	91.40	91.05	58	90.23	89.53	58	90.33	89.74	58	89.45					
Non-interest cash and due from depository institutions	0.46	1.07	10	0.50	1.14	10	0.97	1.21	33	1.14					
Other real estate owned															
Other real estate owned	0	0.02	17	0	0.03	15	0	0.04	14	0					
All other assets	8.14	7.82	57	9.27	9.27	50	8.71	8.98	45	9.41					
Memoranda															
Short-term investments	30.26	11.17	90	30.40	7.63	92	35.05	7.80	92	33.55					
U.S. Treasury securities	6.78	0.84	93	7	1.03	96	6.27	1.04	94	4.42					
US agency securities (excluding mortgage-backed securities)	0.12	0.63	39	0.05	0.54	36	0.11	0.69	37	0.25					
Municipal securities	0.14	1.69	27	0.06	1.34	26	0.02	1.62	23	0					
Mortgage-backed securities	8.94	11.75	40	4.32	11.44	13	3.97	11.13	11	4.13					
Asset-backed securities	0.18	0.32	66	0.16	0.28	67	0.21	0.33	68	0.28					
Other debt securities	0.16	0.42	49	0.21	0.39	59	0.18	0.41	58	0.16					
Loans held-for-sale	1.56	0.52	87	1.85	0.39	92	2.11	0.30	94	1.64					
Loans held for investment	19.51	61.72	4	17.43	63.50	5	15.54	63.93	5	15.29					
Real estate loans secured by 1-4 family	3.35	11.91	14	3.51	13.29	15	3.36	13.46	13	3.23					
Revolving	0.05	1.66	13	0.02	2.07	11	0.02	2.27	11	0.02					
Closed-end, secured by first liens	3.30	9.81	20	3.49	10.69	19	3.33	10.57	17	3.20					
Closed-end, secured by junior liens	0	0.22	3	0	0.28	3	0	0.31	3	0					
Commercial real estate loans	1.27	22.22	9	1.79	22.23	11	1.58	21.58	11	1.85					
Construction and land development	0.03	3.40	6	0.02	3.44	8	0.03	3.51	8	0.02					
Multifamily	0.16	3.12	7	0.19	3.01	10	0.18	2.72	10	0.16					
Nonfarm nonresidential	1.08	14.72	9	1.58	14.69	13	1.37	14.44	12	1.67					
Real estate loans secured by farmland	0	0.33	8	0	0.36	9	0	0.41	9	0					

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.94	57.15	8	27.51	57.46	12	27.97	56.49	13	30.02					
Real estate loans secured by 1-4 family	15.89	19.43	36	18.18	20.75	38	19.01	21.10	40	19.05					
Revolving	0.22	2.64	17	0.09	3.15	13	0.12	3.50	13	0.13					
Closed-end	15.68	16.59	44	18.09	17.39	56	18.89	17.39	57	18.92					
Commercial real estate loans	6.02	34.63	7	9.29	33.52	12	8.96	32.14	13	10.92					
Construction and land development	0.12	5.26	6	0.10	5.09	8	0.15	5.20	9	0.11					
1-4 family	0	0.93	13	0	0.94	7	0	1.02	6	0					
Other	0.12	4.19	6	0.10	4.02	9	0.15	4.05	10	0.11					
Multifamily	0.76	4.96	10	1	4.69	13	1.03	4.10	18	0.96					
Nonfarm nonresidential	5.14	22.93	9	8.18	22.15	17	7.78	21.40	18	9.85					
Owner-occupied	0.18	7.68	7	0.22	7.72	12	0.24	8.03	13	0.21					
Other	4.97	14.95	15	7.96	14.34	27	7.54	13.38	27	9.63					
Real estate loans secured by farmland	0	0.54	8	0	0.55	9	0	0.63	9	0					
Loans to depository institutions and acceptances of other banks	0.04	0.06	81	0.02	0.11	71	0.06	0.12	77	0.02					
Commercial and industrial loans	8.81	22.17	9	10.08	19.53	20	12.41	20.32	26	11.04					
Loans to individuals	11.07	6.13	76	11.58	7.13	74	12.39	7.36	76	12.67					
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0					
Agricultural loans	0	0.32	11	0	0.37	11	0	0.46	12	0					
Other loans and leases	58.14	9.09	96	50.80	9.85	93	47.16	9.66	93	46.25					
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	58.20	381.27	7	64.37	391.26	9	59.47	379.80	7	61.69					
Real estate loans secured by 1-4 family	42.16	125.03	16	42.54	138.18	15	40.42	137.84	11	39.15					
Revolving	0.58	17.42	14	0.21	21.26	9	0.26	23.33	11	0.28					
Closed-end	41.58	106.14	21	42.33	115.20	20	40.16	112.79	17	38.88					
Commercial real estate loans	15.97	234.65	7	21.73	229.44	10	19.05	219.72	11	22.45					
Construction and land development	0.32	35.62	5	0.25	34.95	7	0.31	35.36	7	0.24					
1-4 family	0.01	6.34	11	0	6.61	6	0	7.04	5	0					
Other	0.32	28.16	6	0.25	27.32	8	0.31	27.26	8	0.24					
Multifamily	2	32.74	7	2.34	31.04	8	2.19	27.85	10	1.98					
Nonfarm nonresidential	13.64	155.06	8	19.15	152.10	12	16.54	147.22	11	20.23					
Owner-occupied	0.47	52.37	7	0.53	53.07	10	0.51	54.89	11	0.44					
Other	13.18	100.54	10	18.62	97.41	14	16.04	91.80	13	19.79					
Real estate loans secured by farmland	0	3.44	8	0	3.60	8	0	4.02	9	0					
Loans to depository institutions and acceptances of other banks	0.10	0.28	78	0.05	0.44	67	0.13	0.54	71	0.04					
Commercial and industrial loans	23.36	139.91	6	23.58	122.02	8	26.39	128.82	9	22.69					
Loans to individuals	29.38	37.47	60	27.11	43.51	52	26.34	42.67	52	26.04					
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0					
Agricultural loans	0	1.88	11	0	2.18	11	0	2.72	12	0					
Other loans and leases	154.25	49.54	94	118.87	52.44	87	100.27	51.79	84	95.05					
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.17	27.32	6	9.43	26.45	12	8.98	24.79	14	10.86					
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	16.38	183.76	7	22.06	178.57	10	19.10	167.93	11	22.32					
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	16.84	240.85	7	22.59	236.10	8	19.61	225.98	10	22.76					

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	30.26	11.17	90	30.40	7.63	92	35.05	7.80	92	33.55					
Liquid assets	70.29	26.22	97	70.94	22.44	97	73.26	22.72	96	73.24					
Investment securities	16.35	17.85	44	11.84	16.99	24	10.76	17.27	21	9.25					
Net loans and leases	21	61.58	5	19.24	63.77	5	17.62	63.98	5	16.90					
Net loans, leases and standby letters of credit	22.35	62.48	5	20.82	64.84	6	19.28	65.07	5	18.32					
Core deposits	19.56	70.67	3	14.83	63.09	5	16.97	62.13	5	16.29					
Noncore funding	33.40	14.13	85	35.94	19.36	83	34.40	21.34	80	33.38					
Time deposits of \$250K or more	0	2.11	3	0	2.94	4	0	2.89	4	0					
Foreign deposits	0.11	0.36	80	0.12	0.43	79	0.08	0.47	78	0.05					
Federal funds purchased and repos	5.23	1.47	86	7	1.94	88	7.22	1.97	89	8.22					
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0					
Net federal funds purchased (sold)	-15.26	0.54	2	-14.75	0.48	3	-17.95	0.54	2	-16.23					
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0					
Other borrowings w/remaining maturity of 1 year or less	3.62	1.24	86	3.57	3.01	60	4.01	3.67	59	3.81					
Earning assets that reprice within 1 year	47.96	39.38	72	46.50	39.29	75	50.32	40.29	81	48.34					
Interest-bearing liabilities that reprice within 1 year	1.65	8.20	5	2.29	10.19	6	2	10.01	5	1.44					
Long-term debt that reprices within 1 year	2.36	0.47	89	3.20	0.96	84	3.70	1.34	82	4.44					
Net assets that reprice within 1 year	43.95	29.11	83	41.01	26.63	88	44.62	27.38	89	42.46					
Other Liquidity and Funding Ratios															
Net noncore funding dependence	9.02	3.20	72	18.61	14.45	66	-2.44	16.62	7	-0.71					
Net short-term noncore funding dependence	-41.02	-4.76	5	-52.58	3.38	6	-77.92	4.66	3	-81.01					
Short-term investment / Short-term noncore funding	189.48	184.19	61	206.49	77.77	84	243.40	66.46	91	237.34					
Liquid assets - short-term noncore funding / Nonliquid assets	182.85	28.18	96	193.50	16.97	97	220.07	16.04	97	220.91					
Net loans and leases / Total deposits	75.39	79.43	38	90.52	90.31	46	80.08	90.08	24	90.30					
Net loans and leases / Core deposits	107.34	88.34	83	129.78	103.93	84	103.82	105	53	103.75					
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	3.01	1.57	77	0.86	0.72	66	-1.14	-0.82	29	-0.74					
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.64	4.31	25	0.37	1.36	27	-1.72	-1.98	54	-1.25					
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05							
Percent of Investment Securities															
Held-to-maturity securities	39.36	11.38	89	41.04	12.67	88	33.51	16.19	77	29.95					
Available-for-sale securities	60.51	87.23	10	58.70	85.40	12	66.49	81.88	22	70.05					
U.S. Treasury securities	41.50	4.72	92	59.17	6.15	95	58.24	6.99	94	47.81					
US agency securities (excluding mortgage-backed securities)	0.76	4.01	38	0.45	3.49	39	1.01	4.02	44	2.75					
Municipal securities	0.86	9.83	25	0.47	7.75	25	0.22	9.16	22	0					
Mortgage-backed securities	54.69	66.64	30	36.52	67.43	12	36.90	65.45	14	44.66					
Asset-backed securities	1.11	1.91	67	1.32	1.66	72	1.94	2.05	72	3.04					
Other debt securities	0.95	3.01	47	1.80	2.94	60	1.69	2.79	58	1.74					
Mutual funds and equity securities	0.14	0.35	49	0.27	0.40	60	0.01	0.42	28	0.01					
Debt securities 1 year or less	15.36	10.55	78	10.76	11.86	58	17.48	11.91	76	23.70					
Debt securities 1 to 5 years	26.40	17.03	71	44.56	17.94	86	41.36	19.18	83	28.57					
Debt securities over 5 years	58.10	69.86	26	44.41	66.02	24	41.15	64.73	24	47.72					
Pledged securities	6.20	35.67	14	8.22	30.57	17	10.80	33.30	20	14.20					
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0					
Percent Change from Prior Like Quarter															
Short-term investments	24.05	183.32	20	-9.02	26.69	25	4.69	6.77	50	0.11					
Investment securities	72.09	23.62	89	15.43	11.75	69	16.54	9.42	73	-1.61					
Core deposits	64.41	26.88	92	-8.36	11.23	1	4.40	7.29	49	-10.14					
Noncore funding	15.79	-12.18	81	9.61	6.59	61	3.29	10.67	41	19.24					

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	189,786,000	189,773,000	192,827,000	167,301,000	
Commit: Secured commercial real estate loans	1,023,000	837,000	1,030,000	661,000	
Commit: Unsecured real estate loans	181,000	182,000	165,000	143,000	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	3,037,000	637,000	687,000	336,000	
Standby letters of credit	15,143,000	14,079,000	14,186,000	12,069,000	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	24,120,000	32,383,000	29,502,000	36,147,000	
Credit derivatives - notional amount (holding company as guarantor)	235,195,000	220,881,000	227,116,000	292,658,000	
Credit derivatives - notional amount (holding company as beneficiary)	253,367,000	245,513,000	251,051,000	310,594,000	
Credit derivative contracts w/ purchased credit protection-investment grade	343,441,000	390,432,000	389,891,000	440,006,000	
Credit derivative contracts w/ purchased credit protection-noninvest grade	290,613,000	208,557,000	165,849,000	236,657,000	
Derivative Contracts					
Interest rate futures and forward contracts	3,782,875,000	3,671,275,000	3,555,145,000	4,848,737,000	
Written options contracts (interest rate)	3,042,271,000	3,911,857,000	4,769,302,000	3,518,574,000	
Purchased options contracts (interest rate)	2,564,719,000	2,778,154,000	3,134,413,000	2,661,688,000	
Interest rate swaps	13,446,891,000	13,894,289,000	12,851,214,000	13,923,614,000	
Futures and forward foreign exchange	1,115,137,000	1,118,728,000	1,119,311,000	842,260,000	
Written options contracts (foreign exchange)	703,444,000	689,421,000	608,273,000	493,531,000	
Purchased options contracts (foreign exchange)	658,616,000	654,612,000	643,474,000	487,848,000	
Foreign exchange rate swaps	3,948,467,000	3,220,345,000	2,745,709,000	2,334,945,000	
Commodity and other futures and forward contracts	153,204,000	190,969,000	184,820,000	158,882,000	
Written options contracts (commodity and other)	909,293,000	799,927,000	846,168,000	650,675,000	
Purchased options contracts (commodity and other)	554,644,000	550,987,000	492,601,000	493,896,000	
Commodity and other swaps	576,123,000	566,098,000	504,826,000	508,431,000	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.01	22.01	37	21.19	23.52	51	22.59	24.05	56	19.64					
Standby letters of credit	1.36	0.71	86	1.57	0.84	84	1.66	0.92	84	1.42					
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0					
Securities lent	2.16	0.18	92	3.62	0.40	92	3.46	0.62	90	4.24					
Credit derivatives - notional amount (holding company as guarantor)	21.08	0.35	96	24.67	0.42	97	26.61	0.52	96	34.36					
Credit derivatives - notional amount (holding company as beneficiary)	22.71	0.30	96	27.42	0.52	96	29.41	0.75	96	36.47					
Credit derivative contracts w/ purchased credit protection-investment grade	30.78	0.25	96	43.60	0.30	96	45.68	0.52	96	51.66					
Credit derivative contracts w/ purchased credit protection-noninvest grade	26.04	0.30	96	23.29	0.45	96	19.43	0.69	94	27.79					
Derivative contracts	2,818.96	48.62	98	3,578.92	68.47	97	3,685.31	65.81	98	3,630.61					
Interest rate contracts	2,046.56	34.36	98	2,708.82	47.31	97	2,848.18	43.84	98	2,929.63					
Interest rate futures and forward contracts	339.01	6.21	98	410	10.67	98	416.52	11.40	98	569.28					
Written options contracts (interest rate)	272.64	2.18	98	436.87	2.47	97	558.77	2.16	98	413.11					
Purchased options contracts (interest rate)	229.84	1.46	98	310.26	2.65	97	367.23	2.32	98	312.50					
Interest rate swaps	1,205.07	20.83	98	1,551.69	28.86	97	1,505.65	26.74	97	1,634.74					
Foreign exchange contracts	575.85	6.01	98	634.68	10.12	97	599.48	10.92	96	488.25					
Futures and forward foreign exchange contracts	99.94	3.47	93	124.94	5.23	92	131.14	5.22	94	98.89					
Written options contracts (foreign exchange)	63.04	0.03	99	76.99	0.05	99	71.27	0.14	98	57.94					
Purchased options contracts (foreign exchange)	59.02	0.04	99	73.11	0.08	99	75.39	0.13	98	57.28					
Foreign exchange rate swaps	353.85	0.77	99	359.64	2.03	98	321.69	2.17	98	274.14					
Equity, commodity, and other derivative contracts	196.55	1.86	98	235.42	3.32	98	237.65	4.08	98	212.73					
Commodity and other futures and forward contracts	13.73	0.14	97	21.33	0.19	96	21.65	0.25	97	18.65					
Written options contracts (commodity and other)	81.49	0.52	99	89.33	0.98	98	99.14	1.48	98	76.39					
Purchased options contracts (commodity and other)	49.71	0.37	97	61.53	0.94	97	57.71	1.29	97	57.99					
Commodity and other swaps	51.63	0.32	97	63.22	0.38	98	59.15	0.40	98	59.69					
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	98.56	42.82	89	119.77	45.53	90	127.23	44.93	92	125.12					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	31,455,684,000	32,046,662,000	31,455,256,000	30,923,081,000	
Interest rate contracts	22,836,756,000	24,255,575,000	24,310,074,000	24,952,613,000	
Foreign exchange contracts	6,425,664,000	5,683,106,000	5,116,767,000	4,158,584,000	
Equity, commodity, and other contracts	2,193,264,000	2,107,981,000	2,028,415,000	1,811,884,000	
Derivatives Position					
Futures and forwards	5,051,216,000	4,980,972,000	4,859,276,000	5,849,879,000	
Written options	4,655,008,000	5,401,205,000	6,223,743,000	4,662,780,000	
Exchange-traded	760,232,000	727,495,000	908,468,000	781,057,000	
Over-the-counter	3,894,776,000	4,673,710,000	5,315,275,000	3,881,723,000	
Purchased options	3,777,979,000	3,983,753,000	4,270,488,000	3,643,432,000	
Exchange-traded	534,745,000	738,541,000	743,766,000	759,291,000	
Over-the-counter	3,243,234,000	3,245,212,000	3,526,722,000	2,884,141,000	
Swaps	17,971,481,000	17,680,732,000	16,101,749,000	16,766,990,000	
Held for trading	31,108,722,000	31,712,770,000	30,998,995,000	30,515,616,000	
Interest rate contracts	22,511,279,000	23,946,911,000	23,880,335,000	24,577,892,000	
Foreign exchange contracts	6,404,297,000	5,657,982,000	5,090,346,000	4,125,904,000	
Equity, commodity, and other contracts	2,193,146,000	2,107,877,000	2,028,314,000	1,811,820,000	
Non-traded	346,962,000	333,892,000	456,261,000	407,465,000	
Interest rate contracts	325,477,000	308,664,000	429,739,000	374,721,000	
Foreign exchange contracts	21,367,000	25,124,000	26,421,000	32,680,000	
Equity, commodity, and other contracts	118,000	104,000	101,000	64,000	
Derivative contracts (excluding futures and FX 14 days or less)	35,469,636,000	34,408,148,000	35,679,714,000	32,395,651,000	
One year or less	17,599,498,000	17,981,123,000	16,841,455,000	16,140,828,000	
Over 1 year to 5 years	15,294,467,000	13,942,727,000	16,085,488,000	13,390,117,000	
Over 5 years	2,575,671,000	2,484,298,000	2,752,771,000	2,864,706,000	
Gross negative fair value (absolute value)	411,938,000	301,979,000	269,069,000	275,056,000	
Gross positive fair value	409,707,000	311,644,000	282,157,000	290,334,000	
Held for trading	407,589,000	310,088,000	280,856,000	288,668,000	
Non-traded	2,118,000	1,556,000	1,301,000	1,666,000	
Current credit exposure on risk-based capital derivative contracts	111,674,000	86,700,000	73,318,000	78,098,000	
Credit losses on derivative contracts	195,000	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	3,000	35,000	15,000	13,000	
90+ days past due	2,000	2,000	13,000	16,000	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	72.60	94.10	12	75.69	93.44	16	77.28	92.91	12	80.69					
Foreign exchange contracts	20.43	3.49	89	17.73	3.20	87	16.27	3.39	88	13.45					
Equity, commodity, and other contracts	6.97	1.17	89	6.58	1.64	85	6.45	1.93	84	5.86					
Futures and forwards															
Written options	16.06	14.05	64	15.54	13.49	64	15.45	12.78	66	18.92					
Exchange-traded	14.80	8.18	77	16.85	5.91	85	19.79	6.60	88	15.08					
Over-the-counter	2.42	0.14	93	2.27	0.15	91	2.89	0.23	92	2.53					
Purchased options	12.38	7.73	76	14.58	5.10	86	16.90	5.49	88	12.55					
Exchange-traded	12.01	3.42	85	12.43	4.42	81	13.58	4.19	85	11.78					
Over-the-counter	1.70	0.15	91	2.30	0.28	90	2.36	0.32	90	2.46					
Swaps	10.31	2.86	84	10.13	3.35	83	11.21	3.20	87	9.33					
Held for trading															
Interest rate contracts	57.13	68.76	31	55.17	69.75	26	51.19	70.34	23	54.22					
Foreign exchange contracts	98.90	43.53	89	98.96	44.16	89	98.55	46.31	88	98.68					
Equity, commodity, and other contracts	71.57	36.62	72	74.73	37.24	73	75.92	38.40	71	79.48					
Non-traded															
Interest rate contracts	20.36	1.60	93	17.66	1.60	92	16.18	1.85	93	13.34					
Foreign exchange contracts	6.97	0.68	92	6.58	0.83	89	6.45	1.14	88	5.86					
Equity, commodity, and other contracts	1.10	56.47	10	1.04	55.84	10	1.45	53.69	11	1.32					
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	1.03	53.82	11	0.96	52.22	12	1.37	50.60	13	1.21					
Over 1 year to 5 years	0.07	0.46	71	0.08	0.34	70	0.08	0.57	68	0.11					
Over 5 years	0	0.10	75	0	0.13	77	0	0.16	78	0					
Gross negative fair value (absolute value)	112.76	91.48	92	107.37	93.86	90	113.43	94.47	90	104.76					
Over 1 year to 5 years	55.95	32.05	76	56.11	32.17	72	53.54	32.51	74	52.20					
Over 5 years	48.62	27.06	82	43.51	30.45	69	51.14	31.16	86	43.30					
Gross positive fair value	8.19	29.56	22	7.75	28.09	25	8.75	28.71	26	9.26					
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.31	1.55	53	0.94	0.83	55	0.86	0.72	62	0.89					
Gross positive fair value (X)	1.30	2.23	26	0.97	1.19	41	0.90	0.85	56	0.94					
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.68	0.07	98	4.11	0.06	98	3.81	0.06	98	3.93					
Gross positive fair value (X)	4.65	0.09	98	4.24	0.07	98	4	0.06	98	4.15					
Held for trading (X)	4.63	0.07	98	4.22	0.06	98	3.98	0.05	98	4.13					
Non-traded (X)	0.02	0.02	75	0.02	0.01	79	0.02	0.01	83	0.02					
Current credit exposure (X)	1.27	0.06	98	1.18	0.05	97	1.04	0.04	97	1.12					
Credit losses on derivative contracts	0.22	0	99	0	0	45	0	0	47	0					
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	96	0.05	0	98	0.02	0	99	0.02					
90+ days past due	0	0	98	0	0	98	0.02	0	99	0.02					
Other Ratios															
Current credit exposure / Risk-weighted assets	24.65	0.85	98	22	0.73	97	19.96	0.53	97	21.13					

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	349,000	238,000	224,000	274,000	
Gross losses	105,000	8,000	14,000	75,000	
Write-downs, transfers to loans held-for-sale	0	7,000	8,000	0	
Recoveries	8,000	0	54,000	1,000	
Net losses	97,000	8,000	-40,000	74,000	
Provision for loan and lease losses	559,000	120,000	-24,000	22,000	
Adjustments	24,000	-1,000	-2,000	2,000	
Ending balance	835,000	349,000	238,000	224,000	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.06	0.51	3	0.01	0.15	13	0	0.14	9	0					
Provision for loan and lease losses / Average loans and leases	0.29	0.82	11	0.08	0.24	25	-0.02	0.24	9	0.02					
Provision for loan and lease losses / Net loan and lease losses	576.29	487.86	74	1,500	130.58	99	60	134.68	13	29.73					
Allowance for loan and lease losses / Total loans and leases not held for sale	0.38	1.58	1	0.22	0.83	3	0.18	0.90	1	0.17					
Allowance for loan and lease losses / Total loans and leases	0.36	1.55	1	0.20	0.81	2	0.16	0.89	1	0.16					
Allowance for loan and lease losses / Net loans and leases (X)	8.61	11.58	57	43.63	8.03	94		7.54		3.03					
Allowance for loan and lease losses / Nonaccrual assets	26.85	299.17	0	13.17	218.72	0	8.57	214.03	0	7.72					
ALLL / 90+ days past due + nonaccrual loans and leases	38.34	244.34	3	23.89	151.73	4	17.53	160.51	2	13.34					
Gross loan and lease losses / Average loans and leases	0.05	0.34	10	0.01	0.28	1	0.01	0.30	4	0.06					
Recoveries / Average loans and leases	0	0.07	5	0	0.08	1	0.04	0.09	26	0					
Net losses / Average loans and leases	0.05	0.27	15	0.01	0.21	6	-0.03	0.22	5	0.06					
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	85	0.01	0	85	0					
Recoveries / Prior year-end losses	100	33.98	95	0	36.22	2	72	41.30	88	1.18					
Earnings coverage of net loan and lease losses (X)	154.40	22.91	93	1,427.63	24.40	99	-280.32	21.75	2	140.88					

Net Loan and Lease Losses By Type

Real estate loans	0.13	0.04	81	0	0.01	49	0.02	0.02	59	0					
Real estate loans secured by 1-4 family	0	0.01	52	0.01	0.01	53	0	0.01	40	0					
Revolving	0	0.01	54	0	0.02	43	0	0.03	37	0					
Closed-end	0	0	56	0.01	0	59	0	0.01	53	0					
Commercial real estate loans	0.45	0.07	95	0	0.01	38	0.05	0.01	81	0					
Construction and land development	0	0	59	0	-0.01	60	0	-0.03	70	0					
1-4 family	0	0	59	0	0	55	0	-0.01	63	0					
Other	0	0	57	0	-0.01	61	0	-0.02	68	0					
Multifamily	0	0	58	0	0	56	0	0	58	0					
Nonfarm nonresidential	0.53	0.11	90	0	0.02	38	0.06	0.02	78	0					
Owner-occupied	0	0.02	26	0	0.01	45	0	0.01	34	0					
Other	0.53	0.08	92	0	0.01	40	0.06	0.01	87	0					
Real estate loans secured by farmland		0.02			0.01			0							
Commercial and industrial loans	0.15	0.47	27	0.03	0.37	12	-0.28	0.31	2	0.46					
Loans to individuals	0	1.13	1		1.17			1.16							
Credit card loans		2.92			3.11			2.92							
Agricultural loans		0.19			0.08			0.15							
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0					
Other loans and leases	0	0.15	25	0	0.15	22	0.01	0.14	39	0					

BHC Name _____

City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	267,000	121,000	121,000	133,000	
90+ days past due loans and leases	22,000	0	0	4,000	
Nonaccrual loans and leases	2,156,000	1,461,000	1,358,000	1,675,000	
Total past due and nonaccrual loans and leases	2,445,000	1,582,000	1,479,000	1,812,000	
Restructured 30–89 days past due					
Restructured 30–89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	168,000	92,000	38,000	51,000	
Total restructured loans and leases	168,000	92,000	38,000	51,000	
30–89 days past due loans held for sale					
30–89 days past due loans held for sale	20,000	1,000	1,000	1,000	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	1,453,000	893,000	1,142,000	1,427,000	
Total past due and nonaccrual loans held for sale	1,473,000	894,000	1,143,000	1,428,000	
Restructured loans and leases in compliance	0	0	0	0	
Other real estate owned	12,000	13,000	12,000	24,000	
Other Assets					
30–89 days past due	0	2,000	0	0	
90+ days past due	2,000	82,000	91,000	94,000	
Nonaccrual	954,000	1,188,000	1,420,000	1,226,000	
Total other assets past due and nonaccrual	956,000	1,272,000	1,511,000	1,320,000	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.11	0.39	13	0.07	0.43	7	0.08	0.44	8	0.09					
90+ days past due loans and leases	0.01	0.12	32	0	0.15	8	0	0.17	5	0					
Nonaccrual loans and leases	0.92	0.66	77	0.85	0.51	84	0.90	0.54	85	1.16					
90+ days past due and nonaccrual loans and leases	0.93	0.85	66	0.85	0.71	66	0.90	0.75	71	1.16					
30–89 days past due restructured															
30–89 days past due restructured	0	0.01	16	0	0.01	13	0	0.02	12	0					
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0					
Nonaccrual restructured	0.07	0.13	42	0.05	0.14	34	0.03	0.16	15	0.04					
30–89 days past due loans held for sale	0.01	0	91	0	0	83	0	0	80	0					
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0					
Nonaccrual loans held for sale	0.62	0.01	98	0.52	0	99	0.76	0	99	0.99					
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.11	0.40	13	0.07	0.43	7	0.08	0.44	7	0.09					
90+ days past due assets	0.01	0.12	32	0.05	0.15	43	0.06	0.18	50	0.07					
Nonaccrual assets	1.32	0.67	89	1.52	0.53	94	1.83	0.57	94	1.99					
30+ days past due and nonaccrual assets	1.44	1.29	65	1.64	1.19	80	1.97	1.26	84	2.15					
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.28	0.52	28	0.30	0.44	36	0.34	0.48	34	0.35					
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.55	24	0.31	0.48	31	0.34	0.52	31	0.35					
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.19	0.60	13	0.16	0.53	12	0.16	0.60	10	0.20					
Allowance for loan and lease losses	259.64	66.66	98	422.35	115.41	95	575.63	118.28	97	758.48					
Equity capital + allowance for loan and lease losses	2.11	4.97	17	1.80	4.28	18	1.70	4.79	13	2.19					
Tier 1 capital + allowance for loan and lease losses	2.44	6.05	14	2	5.65	15	1.93	6.16	11	2.42					
Loans and leases + other real estate owned	0.92	0.97	51	0.85	0.85	53	0.91	0.96	51	1.18					

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.51	0.39	70	0.25	0.38	40	0.29	0.42	38	0.31					
90+ days past due	0	0.16	14	0	0.16	13	0	0.22	12	0.01					
Nonaccrual	1.51	0.76	86	1.25	0.46	92	1.63	0.57	92	1.37					
Commercial and industrial															
30–89 days past due	0.01	0.23	7	0.01	0.31	8	0	0.30	2	0					
90+ days past due	0	0.03	16	0	0.05	14	0	0.05	11	0					
Nonaccrual	5.68	0.75	97	4.83	0.83	97	2.72	0.76	94	3.62					
Individuals															
30–89 days past due	0	0.83	4	0	0.83	5	0	0.84	5	0					
90+ days past due	0	0.14	19	0	0.17	16	0	0.16	15	0					
Nonaccrual	0	0.28	9	0	0.17	11	0	0.23	8	0					
Depository institution loans															
30–89 days past due	0	0	46	0	0	47	0	0	47	0					
90+ days past due	0	0	46	0	0	49	0	0	47	0					
Nonaccrual	0	0	47	0	0	48	0	0	48	0					
Agricultural															
30–89 days past due		0.17			0.24			0.17							
90+ days past due		0			0			0							
Nonaccrual		0.49			0.67			0.75							
Foreign governments															
30–89 days past due	0	0	50	0	0.07	47	0	0.01	46	0					
90+ days past due	0	0	50	0	0	50	0	0	50	0					
Nonaccrual	0	0.09	46	0	0.03	44	0	0.06	42	0					
Other loans and leases															
30–89 days past due	0	0.18	15	0	0.20	14	0	0.17	12	0					
90+ days past due	0.02	0.01	83	0	0.01	30	0	0.01	31	0					
Nonaccrual	0.15	0.15	68	0.03	0.13	46	0.23	0.14	75	0.76					

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.64	0.65	64	0.38	0.67	28	0.42	0.71	32	0.48					
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0					
	Nonaccrual	1.15	0.89	71	1.62	0.73	88	2.40	0.86	90	2.16					
Revolving	30-89 days past due	0.20	0.48	27	0.65	0.45	69	0	0.50	5	0.52					
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0					
	Nonaccrual	0.78	1.13	55	3.25	1	87	5.38	1.17	93	7.73					
Closed-end	30-89 days past due	0.65	0.65	62	0.38	0.70	29	0.43	0.75	33	0.48					
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0					
	Nonaccrual	1.16	0.87	74	1.61	0.70	89	2.38	0.84	91	2.12					
Junior lien	30-89 days past due	0	0.02	10	0	0.02	9	0	0.03	9	0					
	90+ days past due	0	0	32	0	0	29	0	0	24	0					
	Nonaccrual	0	0.04	6	0	0.04	8	0	0.06	6	0					
Commercial real estate	30-89 days past due	0.18	0.26	53	0	0.18	4	0	0.17	5	0					
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0.03					
	Nonaccrual	2.45	0.62	97	0.53	0.23	83	0	0.28	4	0					
Construction and development	30-89 days past due	5.90	0.28	99	0	0.28	12	0	0.21	10	0					
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	2.42					
	Nonaccrual	0	0.41	11	0	0.20	12	0	0.19	12	0					
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0					
	90+ days past due	0	0	42	0	0	41	0	0	43	0					
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0					
Other	30-89 days past due	5.90	0.22	99	0	0.20	15	0	0.13	14	0					
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	2.42					
	Nonaccrual	0	0.35	12	0	0.17	14	0	0.15	15	0					
Multifamily	30-89 days past due	0.45	0.09	89	0	0.08	19	0	0.10	18	0					
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0					
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0					
Nonfarm non-residential	30-89 days past due	0	0.23	6	0	0.14	5	0	0.17	6	0					
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0					
	Nonaccrual	2.87	0.80	95	0.60	0.28	82	0	0.30	5	0					
Owner Occupied	30-89 days past due	0	0.07	8	0	0.07	8	0	0.09	6	0					
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0					
	Nonaccrual	0	0.27	5	0	0.16	7	0	0.17	6	0					
Other	30-89 days past due	0	0.14	11	0	0.07	9	0	0.07	8	0					
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0					
	Nonaccrual	2.87	0.44	96	0.60	0.10	95	0	0.13	7	0					
Farmland	30-89 days past due		0.11			0.23			0.25							
	90+ days past due		0			0.01			0.01							
	Nonaccrual		1.13			0.84			1.23							
Credit card	30-89 days past due		0.95			1.19			1.22							
	90+ days past due		0.63			0.78			0.73							
	Nonaccrual		0.05			0.11			0.09							

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	15,799,000	5,228,000	9,843,000	14,354,000											
Retained earnings	78,978,000	70,589,000	64,175,000	57,577,000											
Accumulated other comprehensive income (AOCI)	-1,962,000	-2,788,000	-2,292,000	-2,834,000											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	92,815,000	73,029,000	71,726,000	69,097,000											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	15,692,000	9,094,000	8,829,000	8,647,000											
Accumulated other comprehensive income-related adjustments	0	0	-1,000	-2,000											
Other deductions from common equity tier 1 capital	-1,527,000	-816,000	812,000	-682,000											
Subtotal:	78,650,000	64,751,000	62,086,000	61,134,000											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	78,650,000	64,751,000	62,086,000	61,134,000											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	9,250,000	8,520,000	8,520,000	8,520,000											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	619,000	607,000	454,000	494,000											
Additional tier 1 capital before deductions	9,869,000	9,127,000	8,974,000	9,014,000											
Less: Additional tier 1 capital deductions	440,000	435,000	441,000	210,000											
Additional tier 1 capital	9,429,000	8,692,000	8,533,000	8,804,000											
Tier 1 Capital	88,079,000	73,443,000	70,619,000	69,938,000											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	7,737,000	8,538,000	8,923,000	9,839,000											
Non-qualifying capital instruments	0	0	0	0											
Total capital minority interest not included in tier 1 capital	146,000	143,000	107,000	83,000											
Allowance for loan and lease losses in tier 2 capital	1,265,000	590,000	440,000	423,000											
Exited advanced approach eligible credit reserves	1,046,000	305,000	202,000	193,000											
Unrealized gains on AFS preferred stock classified as equity			0	0											
Tier 2 capital before deductions	9,148,000	9,271,000	9,470,000	10,345,000											
Exited advanced approach tier 2 capital before deductions	8,929,000	8,986,000	9,232,000	10,115,000											
Less: Tier 2 capital deductions	14,000	6,000	37,000	8,000											
Tier 2 capital	9,134,000	9,265,000	9,433,000	10,337,000											
Exited advanced approach tier 2 capital	8,915,000	8,980,000	9,195,000	10,107,000											
Total capital	97,213,000	82,708,000	80,052,000	80,275,000											
Exited advanced approach total capital	96,994,000	82,423,000	79,814,000	80,045,000											
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	1,070,039,000	899,066,000	852,620,000	851,510,000											
Less: Deductions from common equity tier 1 capital	16,728,000	9,870,000	9,546,000	9,239,000											
Less: Other deductions	0	0	0	0											
Total assets for leverage ratio	1,053,311,000	889,196,000	843,074,000	842,271,000											
Total risk-weighted assets	453,106,463	394,177,108	367,309,180	369,577,950											
Exited advanced approach total RWA	445,158,000	382,491,000	363,054,000	350,212,000											
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	17.36	12.35	92	16.43	12.11	89	16.90	12.09	91	16.54					
Common equity tier 1 capital, column B	17.67	0.30	99	16.93	0.29	99	17.10	0.52	99	17.46					
Tier 1 capital, column A	19.44	13.08	93	18.63	12.78	92	19.23	12.85	94	18.92					
Tier 1 capital, column B	19.79	0.34	99	19.20	0.34	99	19.45	0.60	99	19.97					
Total capital, column A	21.45	15.23	95	20.98	14.36	93	21.79	14.45	94	21.72					
Total capital, column B	21.79	0.39	99	21.55	0.38	99	21.98	0.67	99	22.86					
Tier 1 leverage	8.36	9.13	31	8.26	9.76	11	8.38	9.71	13	8.30					
Supplementary leverage ratio, advanced approaches HCs	7.39	8.72	36	6.36	7.41	38	6.46	7.31	38	6.46					

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	75,000	79,000	80,000	74,000		-5.06	2.74
Other insurance activities income	75,000	79,000	80,000	74,000		-5.06	2.74
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	1,085,000	748,000	748,000	745,000		45.05	42.58

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0					
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12							
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88							
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53							
<hr/>															
Insurance activities revenue / Adjusted operating income	0.15	0.41	63	0.19	0.47	64	0.20	0.47	63	0.20					
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0					
Credit related premium income / Total premium income		38.23			34.91			44.54							
Other premium income / Total premium income		61.77			65.09			55.46							
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0					
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64							
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99							
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49							
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17							
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.22	11.03	14	1.01	11.51	13	1.06	10.22	15	1.06					
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		574,346,000			512,572,000			496,284,000			469,736,000				
Net assets of broker-dealer subsidiaries / Consolidated assets	51.47	0.75	97	57.24	1.39	97	58.14	1.79	97	55.15					

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	24,817,000	17,622,000	14,650,000	13,514,000	
Real estate loans	4,028,000	4,105,000	3,319,000	4,164,000	
Commercial and industrial loans	4,597,000	4,317,000	4,281,000	2,714,000	
Loans to depository institutions and other banks acceptances	89,000	37,000	95,000	27,000	
Loans to foreign governments and institutions	449,000	449,000	443,000	398,000	
Loans to individuals	56,000	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	15,598,000	8,714,000	6,512,000	6,211,000	
Lease financing receivables	0	0	0	0	
Debt securities	43,000	52,000	38,000	19,000	
Interest-bearing bank balances	38,817,000	37,517,430	36,600,000	27,538,000	
Total selected foreign assets	63,677,000	55,191,430	51,288,000	41,071,000	
Total foreign deposits	1,254,000	1,079,000	694,000	428,000	
Interest-bearing deposits	1,254,000	1,079,000	687,000	428,000	
Non-interest-bearing deposits	0	0	7,000	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	1.58	0.87	73	4.33	1.25	84	4.14	1.17	85	3.75					
Cost: Interest-bearing deposits	1.49	0.42	92	2.66	1.19	93	3.04	0.97	93	1.11					

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Real estate loans		5.18			27.03			27.29							
Commercial and industrial loans		0.64			0.29			1.53							
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0					

Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Net loans and leases	40.83	-2.40	88	20.29	22.48	75	8.41	7.24	58	25.90					
Total selected assets	15.37	2.04	72	7.61	12.40	64	24.88	3.24	78	92.27					
Deposits	16.22	3.46	60	55.48	10.36	86	62.15	5	90	-64.21					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	7,206,000	9,475,000	13,813,000	14,959,000		-23.95	-66.98
1–4 family residential loans	7,206,000	9,475,000	13,813,000	14,959,000		-23.95	-66.98
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	7,000	1,000	1,000	0		600.00	16.67
1–4 family residential loans	7,000	1,000	1,000			600.00	
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
Securitization activities	0.65	1.06	1.62	1.62	1.76		
1–4 family residential loans	0.65	1.06	1.62	1.62	1.76		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	18.18	22.35	25.70	25.70	26.54		
Home equity lines	0.21	0.08	0.11	0.11	0.12		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	10.44	10.95	11.37	11.37	11.47		
Commercial and industrial loans	8.55	9.55	11.37	11.37	10		
All other loans and leases	62.62	57.06	51.50	51.50	51.87		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure	0.10	0.01	0.01		
1-4 family residential loans	0.10	0.01	0.01		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0.01	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.01	0	0	0	

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	214,000	382,000	696,000	883,000			-43.98	-77.57
Home equity lines	0	0	0	0				
Credit card receivables	0	0	0	0				
Auto loans	0	0	0	0				
Commercial and industrial loans	0	0	0	0				
All other loans and leases	0	0	0	0				
Total 30-89 days past due securitized assets	214,000	382,000	696,000	883,000			-43.98	-77.57
90+ Days Past Due Securitized Assets								
1-4 family residential loans	877,000	972,000	2,015,000	2,681,000			-9.77	-81.16
Home equity lines	0	0	0	0				
Credit card receivables	0	0	0	0				
Auto loans	0	0	0	0				
Commercial and industrial loans	0	0	0	0				
All other loans and leases	0	0	0	0				
Total 90+ days past due securitized assets	877,000	972,000	2,015,000	2,681,000			-9.77	-81.16
Total past due securitized assets	1,091,000	1,354,000	2,711,000	3,564,000			-19.42	-80.55
Net Losses on Securitized Assets								
1-4 family residential loans	100,000	271,000	458,000	554,000			-63.10	-85.97
Home equity lines	0	0	0	0				
Credit card receivables	0	0	0	0				
Auto loans	0	0	0	0				
Commercial and industrial loans	0	0	0	0				
All other loans and leases	0	0	0	0				
Total net losses on securitized assets	100,000	271,000	458,000	554,000			-63.10	-85.97

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.97	4.03	5.04	5.90	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.97	4.03	5.04	5.90	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	12.17	10.26	14.59	17.92	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	12.17	10.26	14.59	17.92	
Total past due securitized assets percent of securitized assets	15.14	14.29	19.63	23.83	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	1.39	2.86	3.32	3.70	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	1.39	2.86	3.32	3.70	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.03	1.23	1.93	2.40	
Home equity lines	0.20	0.65	0	0.52	
Credit card receivables					
Commercial and industrial loans	0.01	0.01	0	0	
All other loans and leases	0.01	0	0	0	
Total managed loans past due 30–89 days	0.20	0.28	0.50	0.64	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.99	2.39	4.77	6.35	
Home equity lines	0	0	0	0	
Credit card receivables					
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0.01	-0.07	-0.09	0	
Total managed loans past due 90+ days	0.37	0.53	1.23	1.69	
Total Past Due Managed Assets					
	0.57	0.81	1.72	2.33	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.23	0.67	1.09	1.31	
Home equity lines	0	0	0	0	
Credit card receivables					
Commercial and industrial loans	0.15	0.03	-0.28	0.46	
All other loans and leases	0.04	0	0.01	0	
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.08	0.15	0.25	0.39	

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FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	-87,099	-142,267	-102,008	-8,742			
Dividends	0	0	0	0			
Interest	-86,506	-143,377	-78,371	1,982			
Management and service fees	0	0	0	0			
Other income	-593	1,110	-23,637	-10,724			
Income from nonbank subsidiaries	4,035,080	7,837,465	5,327,347	5,559,113		-48.52	14.23
Dividends	919,938	1,998,138	2,004,744	2,071,632		-53.96	30.59
Interest	2,546,099	3,533,341	3,800,961	2,843,847		-27.94	-9.97
Management and service fees	0	0	0	0			
Other income	569,043	2,305,986	-478,358	643,634		-75.32	
Income from subsidiary holding companies	3,537,637	4,426,671	3,922,702	1,152,549		-20.08	-23.31
Dividends	3,061,000	3,531,000	2,969,000	495,713		-13.31	-27.84
Interest	476,637	895,671	953,702	656,836		-46.78	28.59
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	7,485,618	12,121,869	9,148,041	6,702,920		-38.25	-8.37
Securities gains (losses)	10,765	14,522	1,902	0		-25.87	
Other operating income	-41,793	-1,460,412	1,044,774	-548,721			
Total operating income	7,454,590	10,675,979	10,194,717	6,154,199		-30.17	-13.56
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	3,139,391	4,865,340	4,943,966	4,176,809		-35.47	-38.14
Other expenses	335,115	96,148	98,034	143,146		248.54	
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	3,474,506	4,961,488	5,042,000	4,319,955		-29.97	-10.41
Income (loss) before taxes	3,980,084	5,714,491	5,152,717	1,834,244		-30.35	-16.14
Applicable income taxes (credit)	-109,043	-72,642	21,840	-206,434			
Extraordinary items				0			
Income before undistributed income of subsidiaries	4,089,127	5,787,133	5,130,877	2,040,678		-29.34	-15.32
Equity in undistributed income of subsidiaries	6,906,411	3,254,374	3,617,408	4,070,499		112.22	431.78
Bank subsidiaries	0	0	0	0			
Nonbank subsidiaries	2,909,928	774,877	1,011,271	724,019		275.53	23.72
Subsidiary holding companies	3,996,483	2,479,497	2,606,137	3,346,480		61.18	
Net income (loss)	10,995,538	9,041,507	8,748,285	6,111,177		21.61	79.44
Memoranda							
Bank net income	0	0	0	0			
Nonbank net income	3,829,866	2,773,015	3,016,015	2,795,651		38.11	25.30
Subsidiary holding companys' net income	7,057,483	6,010,497	5,575,137	3,842,193		17.42	121.33

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Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	254,755	0.08	4,581,376	1.68	4,854,041	1.79	3,527,607		-94.44	-86.32	
Common and preferred stock	0	0	0	0	0	0	0				
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	172,082	0.05	4,130,835	1.51	4,411,793	1.63	3,079,338		-95.83	-89.19	
Other receivables	82,673	0.02	450,541	0.16	442,248	0.16	448,269		-81.65	-69.27	
Investment in nonbank subsidiaries	208,420,574	62.56	161,687,669	59.20	156,395,276	57.81	183,005,092		28.90	10.44	
Common and preferred stock	46,688,704	14.01	42,978,245	15.73	32,418,286	11.98	31,856,090		8.63	33.44	
Excess cost over fair value	823,648	0.25	688,953	0.25	0	0	0		19.55		
Loans, advances, notes, and bonds	153,583,410	46.10	112,211,662	41.08	120,121,083	44.40	148,906,551		36.87	0.91	
Other receivables	7,324,812	2.20	5,808,809	2.13	3,855,907	1.43	2,242,451		26.10	377.11	
Investment in subsidiary holding companies	75,320,120	22.61	59,178,674	21.67	68,948,179	25.49	62,589,733		27.28	77.12	
Common and preferred stock	52,888,011	15.87	36,093,282	13.21	42,847,753	15.84	35,971,237		46.53	105.09	
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	22,432,109	6.73	23,085,392	8.45	26,100,426	9.65	26,618,496		-2.83	34.03	
Other receivables	0	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0				
Securities	39,225,214	11.77	37,253,215	13.64	22,588,170	8.35	19,267,767		5.29		
Securities purchased (reverse repos)	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution	7,082,342	2.13	8,001,123	2.93	7,476,336	2.76	8,119,550		-11.48	12.21	
Cash and due from unrelated depository institution	20,348	0.01	9,470	0	6,371	0	11,457		114.87	-99.64	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0				
Intangible assets	0	0	0	0	0	0	0				
Other assets	2,842,406	0.85	2,429,654	0.89	10,245,316	3.79	8,456,213		16.99	-51.45	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0				
Total assets	333,165,759	100.00	273,141,181	100.00	270,513,689	100.00	284,977,419		21.98	32.81	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0				
Securities sold (repos)	0	0	0	0	0	0	0				
Commercial paper	0	0	0	0	0	0	0				
Other borrowings 1 year or less	17,727,678	5.32	15,854,167	5.80	19,926,391	7.37	18,852,327		11.82	-3.07	
Borrowings with maturity over 1 year	131,157,058	39.37	121,783,347	44.59	126,565,869	46.79	138,405,498		7.70	16.37	
Subordinated notes and debentures	11,093,768	3.33	10,569,633	3.87	10,089,749	3.73	10,228,322		4.96	6.63	
Other liabilities	2,183,132	0.66	2,153,902	0.79	2,548,800	0.94	2,452,013		1.36	2.06	
Balance due to subsidiaries and related institutions	69,222,431	20.78	41,230,410	15.09	31,136,991	11.51	37,647,612		67.89	115.37	
Total liabilities	231,384,067	69.45	191,591,459	70.14	190,267,800	70.34	207,585,772		20.77	31.71	
Equity Capital	101,781,692	30.55	81,549,722	29.86	80,245,889	29.66	77,391,647		24.81	35.38	
Perpetual preferred stock (income surplus)	9,250,413	2.78	8,520,313	3.12	8,520,313	3.15	8,520,313		8.57	23.01	
Common stock	20,389	0.01	20,389	0.01	20,389	0.01	20,389		0.00	0.00	
Common surplus	25,545,913	7.67	23,935,417	8.76	23,792,916	8.80	23,544,485		6.73	5.77	
Retained earnings	78,694,074	23.62	70,588,187	25.84	64,175,038	23.72	57,576,856		11.48	59.94	
Accumulated other comprehensive income	-1,962,061	-0.59	-2,787,559	-1.02	-2,292,150	-0.85	-3,059,834				
Other equity capital components	-9,767,036	-2.93	-18,727,025	-6.86	-13,970,617	-5.16	-9,210,562				
Total liabilities and equity capital	333,165,759	100.00	273,141,181	100.00	270,513,689	100.00	284,977,419		21.98	32.81	
Memoranda											
Loans and advances from bank subsidiaries	3,056	0	3,043	0	2,041	0	7,508		0.43	1289.09	
Loans and advances from nonbank subsidiaries	66,724,005	20.03	39,793,183	14.57	30,769,528	11.37	37,384,632		67.68	108.23	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			-100.00	
Loans and advances from subsidiary holding companies	38,910	0.01	57,078	0.02	70,951	0.03	80,922		-31.83	-16.69	
Subordinated and long-term debt 1 year or less	30,368,576	9.12	10,831,405	3.97	9,014,920	3.33	16,561,170		180.38	8.53	
Guaranteed loans to banks, nonbanks, and holding companies	39,744,562	11.93	32,995,667	12.08	24,286,004	8.98	18,445,865		20.45		

BHC Name

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	12.42	7.29	87	11.12	9.68	70	11	10.40	56	7.63					
Bank net income / Average equity investment in banks		7.45			10.51			11.19							
Nonbank net income / Average equity investment in nonbanks	8.41	9.75	57	7.40	7.89	62	9.21	7.10	68	8.79					
Subsidiary HCs net income / Average equity investment in sub HCs	17.02	7.01	87	14.58	8.55	89	13.79	8.78	86	10.93					
Bank net income / Parent net income	0	88.16	5	0	82.22	7	0	82.56	8	0					
Nonbank net income / Parent net income	34.83	3.59	93	30.67	5.93	87	34.48	3.78	93	45.75					
Subsidiary holding companies' net income / Parent net income	64.18	68.34	40	66.48	74	34	63.73	72.48	34	62.87					
Leverage															
Total liabilities / Equity capital	227.33	20.06	97	234.94	20.43	97	237.11	20.88	96	268.23					
Total debt / Equity capital	157.18	14.41	96	181.74	14.31	97	195.13	14.69	96	216.41					
Total debt + notes payable to subs that issued TPS / Equity capital	157.18	16.67	96	181.74	16.36	97	195.13	17.10	96	216.41					
Total debt + Loans guaranteed for affiliate / Equity capital	196.23	14.68	97	222.20	14.56	97	225.39	15.14	97	240.25					
Total debt / Equity capital – excess over fair value	158.46	14.52	96	183.29	14.51	96	195.13	14.81	95	216.41					
Long-term debt / Equity capital	139.76	13.56	96	162.30	13.04	96	170.30	13.37	97	192.05					
Short-term debt / Equity capital	17.42	0.77	95	19.44	1.02	96	24.83	1.14	95	24.36					
Current portion of long-term debt / Equity capital	29.84	0.06	97	13.28	0.05	97	11.23	0.14	98	21.40					
Excess cost over fair value / Equity capital	0.81	0.08	92	0.84	0.12	90	0	0.12	39	0					
Long-term debt / Consolidated long-term debt	73.86	34.67	84	73.46	28.44	88	82.87	28.63	92	86.71					
Double Leverage															
Equity investment in subs / Equity capital	98.64	102.81	25	97.81	103.22	18	93.79	103.10	10	87.64					
Total investment in subs / Equity capital	279.02	110.16	96	276.45	111.07	96	286.87	112.48	95	321.90					
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.13	0.47	26	-0.20	0.36	19	-0.57	0.35	11	-1.57					
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.22							
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	121.65	136.59	50	141.38	177.68	39	136.35	162.34	42	97.89					
Cash from ops + noncash items + op expense / Op expense + dividend	280.36	147.24	90	381.20	190.27	88	51.14	174.91	5	129.39					
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97	134.08	27	101.85	116.34	37	97.93	103.19	42	114.20					
Pretax operating income + interest expense / Interest expense	226.78	2,016.32	18	217.45	1,968.54	13	204.22	2,898.75	17	143.91					
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	226.78	1,539.23	17	217.45	1,632.83	12	204.22	1,369.37	15	143.91					
Dividends + interest from subsidiaries / Interest expense + dividends	116.64	150.43	40	129.99	210.80	28	130.41	188.90	34	95.52					
Fees + other income from subsidiaries / Salary + other expenses	169.63	13.95	98	2,399.53	16.52	99	-512.06	16.08	1	442.14					
Net income / Current part of long-term debt + preferred dividends (X)	0.36	35.64	4	0.80	57.11	7	0.92	33.93	3	0.36					
Other Ratios															
Net assets that reprice within 1 year / Total assets	26.13	3.85	99	21.47	2.64	98	13.52	2.61	92	9.57					
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24							
Nonaccrual		1.03			0.54			6.54							
Total		1.13			0.58			6.78							
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0					
To nonbank subsidiaries	39.05	0.05	98	40.46	0.10	98	30.26	0.24	97	23.83					
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0					
Total	39.05	0.05	98	40.46	0.10	98	30.26	0.25	97	23.83					
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	83.92	2.66	96	80.49	5.62	94	77.50	5.50	95	81.32					
Combined thrift assets (reported only by bank holding companies)	5.61	0	99	0	0	50	0	0	50	0					
Combined foreign nonbank subsidiary assets	28.23	0.08	98	31.47	0.19	98	30.02	0.21	98	32.54					

BHC Name

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	68.25	81.10	46	46.40	57.84	47	47.87	57.26	46	106.73					
Dividends declared / Net income	25.38	42.29	28	29.70	33.08	46	28.07	27.33	44	35.64					
Net income – dividends / Average equity.....	9.26	4.14	89	7.82	6.46	69	7.91	7.33	57	4.91					
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	132.17	7	0	178.13	9	0	157.73	9	0					
Dividends from nonbank subsidiaries	32.96	3.41	92	74.42	7.53	93	81.63	7.13	93	95.12					
Dividends from subsidiary holding companies.....	109.67	4.85	92	131.51	21.40	88	120.89	16.86	86	22.76					
Dividends from all subsidiaries	142.63	174.85	48	205.93	260.40	46	202.51	215.26	49	117.88					
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		60.28			66.55			60.71							
Interest income from bank subsidiaries.....		0.36			0.54			0.52							
Management and service fees from bank subsidiaries		1.47			1.55			1.88							
Other income from bank subsidiaries.....		0			0			0							
Operating income from bank subsidiaries		62.88			69.36			63.43							
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	24.02	56.39	44	72.06	82.95	55	66.47	51.40	58	74.10					
Interest income from nonbank subsidiaries.....	66.48	7.38	90	127.42	20.25	90	126.03	18.56	90	101.72					
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0					
Other income from nonbank subsidiaries.....	14.86	0.16	97	83.16	1.06	96	-15.86	0.15	3	23.02					
Operating income from nonbank subsidiaries	105.36	79.84	71	282.63	150.41	78	176.64	99.33	79	198.85					
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	43.37	43.51	52	58.75	61.23	38	53.25	48.56	53	12.90					
Interest income from subsidiary holding companies.....	6.75	8.40	66	14.90	6.54	73	17.11	3.95	84	17.10					
Management and service fees from subsidiary holding companies.....	0	0.44	45	0	0.36	46	0	0.43	46	0					
Other income from subsidiary holding companies.....	0	0.01	45	0	0.29	44	0	0.01	48	0					
Operating income from subsidiary holding companies.....	50.13	55.20	47	73.65	76.49	34	70.36	61.19	57	30					
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	69.76	8	0	67.32	10	0	65.18	11	0					
Interest income from bank subsidiaries.....	-1.16	0.63	0	-1.34	0.80	0	-0.77	0.92	0	0.03					
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0					
Other income from bank subsidiaries.....	-0.01	0.04	2	0.01	0.03	88	-0.23	0.02	3	-0.17					
Operating income from bank subsidiaries	-1.17	82.20	2	-1.33	78.80	2	-1	74.20	1	-0.14					
Dividends from nonbank subsidiaries	12.34	1.95	90	18.72	2.65	90	19.66	2.57	92	33.66					
Interest income from nonbank subsidiaries.....	34.15	0.73	96	33.10	1.19	94	37.28	2.32	93	46.21					
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0					
Other income from nonbank subsidiaries.....	7.63	0.01	98	21.60	0.04	98	-4.69	0.02	2	10.46					
Operating income from nonbank subsidiaries	54.13	4.70	93	73.41	7.29	92	52.26	7.64	89	90.33					
Dividends from subsidiary holding companies.....	41.06	2.53	92	33.07	4.52	88	29.12	5.15	88	8.05					
Interest income from subsidiary holding companies.....	6.39	0.11	94	8.39	0.20	94	9.35	0.37	94	10.67					
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0					
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0					
Operating income from subsidiary holding companies.....	47.46	4.56	90	41.46	6.08	88	38.48	6.79	88	18.73					
Loans and advances from subsidiaries / Short term debt.....	376.62	135.13	83	251.37	83.37	85	154.78	87.87	80	198.77					
Loans and advances from subsidiaries / Total debt	41.73	27.08	71	26.89	28.33	60	19.70	26.53	55	22.37					